

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI
(SPRINGFIELD)

In Re:)	Case No. 11-62068
)	
Michele Lee Dixon,)	
)	
Debtor.)	
)	
Michele Lee Dixon,)	
)	
Plaintiff,)	
)	
vs.)	Adversary No. 14-06015
)	
National Collegiate Trust,)	
)	
Defendant.)	
)	

**NATIONAL COLLEGIATE TRUST’S ANSWER TO COMPLAINT TO DETERMINE
DISCHARGEABILITY OF STUDENT LOANS UNDER §523(a)(8)**

Now comes National Collegiate Trust (“NCT”), by and through counsel, and for its answer to Plaintiff’s complaint states as follows:

1. NCT admits the allegations of paragraph 1.
2. NCT admits the allegations of paragraph 2.
3. NCT admits the allegations of paragraph 3.
4. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 4.
5. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 5.
6. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 6.

7. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 7.
8. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 8.
9. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 9.
10. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 10.
11. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 11.
12. NCT denies the allegations of paragraph 12.
13. NCT admits that Plaintiff is indebted to it for student loans, and is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations of paragraph 13.
14. NCT admits the allegations of paragraph 14.
15. NCT denies the allegations of paragraph 15.
16. NCT denies the allegations of paragraph 16.
17. NCT denies that Plaintiff has made a good faith effort to repay the debts Plaintiff owes to it, and is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations of paragraph 17.
18. NCT admits the allegations of paragraph 18 as to it, and is without knowledge or information sufficient to form a belief as to the truth of the allegations against the remaining Defendants.

19. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 19.

20. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 20.

21. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 21.

22. NCT is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 22.

23. NCT admits the allegations of paragraph 23 but denies that the Plaintiff is entitled to the relief sought.

24. NCT denies any allegations in the complaint not specifically admitted.

AFFIRMATIVE DEFENSES

1. The complaint fails to state a claim against NCT for which relief may be granted.

2. Plaintiff's obligations to NCT are non-dischargeable pursuant to 11 USC§523(a)(8).

3. The complaint fails to name a necessary party.

4. NCT reserves the right to raise additional affirmative and other defenses as discovery reveals them in this case.

PRAYER FOR RELIEF

WHEREFORE, Defendant National Collegiate Trust respectfully requests that the

Court:

1. Dismiss the complaint with prejudice; and
2. Find that its student loans are non-dischargeable under 11 USC§523(a)(8); and
3. Grant it such further and other relief as the court deems just.

Respectfully submitted,

MARTIN, LEIGH, LAWS & FRITZLEN, P.C.

s/Carrie D. Mermis

Carrie D. Mermis #59388, cdm@mllfpc.com

Steven M. Leigh #29268, sml@mllfpc.com

1044 Main Street, Suite 900

Kansas City, MO 64105

Telephone: (816) 221-1430

Fax: (816) 221-1044

ATTORNEYS FOR DEFENDANT NCT

CERTIFICATE OF SERVICE

The undersigned does hereby certify that on this 2nd day of June, 2014, a true and correct copy of the above and foregoing was sent electronically to all parties receiving electronic notice.

/s/ Carrie D. Mermis
Attorney for Defendant NCT